

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF DELAWARE

UNITED STATES OF AMERICA,

Plaintiff,

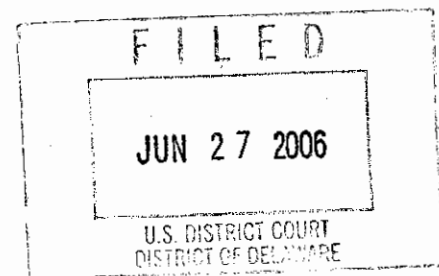
v.

DERRICK DIXON,

Defendant.

REDACTED

Criminal Action No. 06-72



INDICTMENT

The Grand Jury for the District of Delaware charges that:

Counts One to Six

On or about from February 9, 2006, to on or about February 27, 2006, in the State and District of Delaware, Derrick Dixon, defendant herein, did knowingly execute, and attempt to execute a scheme and artifice to defraud a financial institution, to wit, PNC Bank, the deposits of which were then insured by the Federal Deposit Insurance Corporation (FDIC), said scheme and artifice to defraud being further described as follows:

Various individuals had actual PNC Bank checking accounts. Dixon used PNC Bank ATM machines to make purported deposits into those accounts in amounts ranging from about \$1250 to \$2680. Dixon knew that the purported deposits were fraudulent. Immediately after making the purported deposit, Dixon withdrew \$700 cash. During the existence of the scheme, there were about 82 deposits, totaling about \$137,020, and there were cash withdrawals of about \$57,400.

Dixon executed the scheme and artifice to defraud PNC Bank, as follows:

Count 1 – On or about February 12, 2006, Dixon deposited into the account of AB a check drawn on the account of VSH, in the amount of \$1450, into a PNC Bank ATM machine, and withdrew \$700 from AB's account.

Count 2 – On or about February 10, 2006, Dixon deposited into the account of TD a check drawn on the account of VSH, in the amount of \$1850, into a PNC Bank ATM machine, and withdrew \$700 from TD's account.

Count 3 – On or about February 12, 2006, Dixon deposited into the account of SM a check drawn on the account of MP, in the amount of \$1450, into a PNC Bank ATM machine, and withdrew \$700 from MP's account.

Count 4 – On or about February 18, 2006, Dixon deposited into the account of CB a check drawn on the account of MDT, in the amount of \$1700, into a PNC Bank ATM machine, and withdrew \$700 from CB's account.

Count 5 – On or about February 18, 2006, Dixon deposited into the account of MB a check drawn on the account of MDT, in the amount of \$1900, into a PNC Bank ATM machine, and withdrew \$700 from MB's account.

Count 6 – On or about February 23, 2006, Dixon deposited into the account of JH a check drawn on the account of OTB, in the amount of \$1985, into a PNC Bank ATM machine, and withdrew \$700 from JH's account.

All in violation of Title 18, United States Code, Sections 1344 and 2.

Count Seven

On or about from January 9, 2006, to on or about April 5, 2006, in the State and District of Delaware, Derrick Dixon, defendant herein, did knowingly conspire with various individuals unknown to the grand jury to commit an offense against the United States, to wit, to execute, and attempt to execute, a scheme and artifice to defraud a financial institution, to wit, Commerce Bank, the deposits of which were then insured by the Federal Deposit Insurance Corporation (FDIC), said scheme and artifice to defraud being further described as follows:

Various individuals had actual Commerce Bank checking accounts. Dixon and others used Commerce Bank ATM machines to make purported deposits into those accounts in amounts ranging from about \$1900 to \$4750. Dixon knew that the purported deposits were fraudulent. Soon after making the purported deposit, the account holder's debit card would be used at a retail store or a U.S. Post Office, either to make a purchase or to withdraw money from an ATM, or both, in violation of 18 U.S.C. §1344, and, in furtherance thereof, Dixon and others executed the following overt acts:

1. On or about January 23, 2006, Dixon deposited into the account of LH a check drawn on the account of VSH, in the amount of \$4280.
2. On or about February 14, 2006, Dixon deposited into the account of LB a check drawn on the account of CR, in the amount of \$2400.
3. On or about February 16, 2006, Dixon deposited into the account of EW a check drawn on the account of MDT, in the amount of \$2375.
4. On or about February 23, 2006, Dixon deposited into the account of SA a check drawn on the account of OTB, in the amount of \$2350.

5. On or about February 16, 2006, another individual deposited into the account of TA a

6. On or about March 28, 2006, another individual deposited into the account of VS a check

All in violation of 18 U.S.C. §371.

A TRUE BILL:

Foreperson

COLM F. CONNOLLY
United States Attorney

By: Christopher J. Bomke
for Richard G. Andrews
First Assistant United States Attorney

Dated:

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